

**Exhibit 14**

**Proof of Claim No. 3889**

B 10 Modified (Official Form 10) (12/11)

UNITED STATES BANKRUPTCY COURT FOR THE SOUTHERN DISTRICT OF NEW YORK		PROOF OF CLAIM
Name of Debtor and Case Number: <b>GMAC Mortgage, LLC, Case No. 12-12032</b>		
NOTE: This form should not be used to make a claim for an administrative expense (other than a claim asserted under 11 U.S.C. § 503(b)(9)) arising after the commencement of the case. A "request" for payment of an administrative expense (other than a claim asserted under 11 U.S.C. § 503(b)(9)) may be filed pursuant to 11 U.S.C. § 503.		
Name of Creditor (the person or other entity to whom the debtor owes money or property): <b>Tia Smith</b>		<input type="checkbox"/> Check this box if this claim amends a previously filed claim.
Name and address where notices should be sent:  <b>Tia Smith 4011 Hubert Avenue Los Angeles, California 90008</b>		Court Claim Number: _____ (If known) Filed on: _____
Telephone number: 323-384-4493 Name and address where payment should be sent (if different from above): <b>FILED JOINTLY WITH CASE NOS.: 12-12019; 12-12020; 12-12042; 12-12052</b>		<input type="checkbox"/> Check this box if you are aware that anyone else has filed a proof of claim relating to this claim. Attach copy of statement giving particulars.
Telephone number: _____ email: myfathersdiamond@msn.com		<b>5. Amount of Claim Entitled to Priority under 11 U.S.C. §507(a).</b> If any part of the claim falls into one of the following categories, check the box specifying the priority and state the amount.  <input type="checkbox"/> Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B). <input type="checkbox"/> Wages, salaries, or commissions (up to \$11,725*) earned within 180 days before the case was filed or the debtor's business ceased, whichever is earlier – 11 U.S.C. §507 (a)(4). <input type="checkbox"/> Contributions to an employee benefit plan – 11 U.S.C. §507 (a)(5). <input type="checkbox"/> Up to \$2,600* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use – 11 U.S.C. §507 (a)(7). <input type="checkbox"/> Taxes or penalties owed to governmental units – 11 U.S.C. §507 (a)(8). <input type="checkbox"/> Other – Specify applicable paragraph of 11 U.S.C. §507 (a)(__).
<b>1. Amount of Claim as of Date Case Filed:</b> \$ <u>3,000,000.00</u> If all or part of the claim is secured, complete item 4. If all or part of the claim is entitled to priority, complete item 5. <input type="checkbox"/> Check this box if the claim includes interest or other charges in addition to the principal amount of the claim. Attach a statement that itemizes interest or charges.		
<b>2. Basis for Claim:</b> <u>PREDATORY LENDING, WRONGFUL FORECLOSURE</u> (See instruction #2)		
<b>3. Last four digits of any number by which creditor identifies debtor:</b> <u>9130</u>	<b>3a. Debtor may have scheduled account as:</b>  (See instruction #3a)	<b>3b. Uniform Claim Identifier (optional):</b>  (See instruction #3b)
<b>4. Secured Claim</b> (See instruction #4) Check the appropriate box if the claim is secured by a lien on property or a right of setoff, attach required redacted documents, and provide the requested information.  <b>Nature of property or right of setoff:</b> <input type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other <b>Describe:</b> <b>Value of Property:</b> \$ _____ <b>Annual Interest Rate:</b> _____ % <input type="checkbox"/> Fixed <input type="checkbox"/> Variable (when case was filed) <b>Amount of arrearage and other charges, as of the time case was filed, included in secured claim,</b> <b>if any:</b> \$ _____ <b>Basis for perfection:</b> _____		
<b>Amount of Secured Claim:</b> \$ _____ <b>Amount Unsecured:</b> \$ _____		
<b>6. Claim Pursuant to 11 U.S.C. § 503(b)(9):</b> Indicate the amount of your claim arising from the value of any goods received by the Debtor within 20 days before May 14, 2012, the date of commencement of the above case, in which the goods have been sold to the Debtor in the ordinary course of such Debtor's business. Attach documentation supporting such claim. \$ _____ (See instruction #6)		
<b>7. Credits.</b> The amount of all payments on this claim has been credited for the purpose of making this proof of claim. (See instruction #7)		
<b>8. Documents:</b> Attached are redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. If the claim is secured, box 4 has been completed, and redacted copies of documents providing evidence of perfection of a security interest are attached. (See instruction #8, and the definition of "redacted".)  DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING. If the documents are not available, please explain: <u>COMPLAINT IS VOLUMINOUS. ATTACHED FACE PAGE</u>		
<b>9. Signature:</b> (See instruction #9) Check the appropriate box. <input checked="" type="checkbox"/> I am the creditor. <input type="checkbox"/> I am the creditor's authorized agent. (Attach copy of power of attorney, if any.) <input type="checkbox"/> I am the trustee, or the debtor, or their authorized agent. (See Bankruptcy Rule 3004.) <input type="checkbox"/> I am a guarantor, surety, indorser, or other codebtor. (See Bankruptcy Rule 3005.)		
I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief. Print Name: <u>Tia Smith</u> Title: _____ Company: _____ (Signature) _____ (Date) Address and telephone number (if different from notice address above): _____		
Telephone number: _____ Penalty for presenting fraudulent claim: Fine of up to \$500.		<b>RECEIVED</b> NOV 09 2012 <b>KURTZMAN CARSON CONSULTANTS</b> <b>COURT USE ONLY</b>



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TIA SMITH  
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Los Angeles, CA 90008  
3  
(323) 384-4493  
FAX (323) 295-0517  
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*Plaintiff in Pro Per*

SUPERIOR COURT OF THE STATE OF CALIFORNIA  
7  
COUNTY OF LOS ANGELES  
8

TIA SMITH

10 Plaintiff,

11 vs.

12 AMERICAN MORTGAGE NETWORK,  
13 INC., RESIDENTIAL FUNDING  
COMPANY, WALMAR FINANCIAL  
14 GROUP, AURORA BANK FSB, CAL-  
WESTERN RECONVEYANCE  
15 CORPORATION, HOMECOMINGS  
FINANCIAL, GMAC, RESIDENTIAL  
16 ACCREDIT LOANS, INC., DEUTSCHE  
BANK TRUST COMPANY AMERICAS  
17 as INDENTURED TRUSTEE for RALI  
2007-QO1, FIRST AMERICAN TITLE  
18 INSURANCE COMPANY AND  
19 DOES 1-20, inclusive

21 Defendants.

9 Case No.: BC465542  
10 (Assigned For All Purposes to  
Hon. John L. Segal)

11  
12 **SECOND AMENDED COMPLAINT**  
13 **[JURY TRIAL DEMANDED]**

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1. BREACH OF CONTRACT;
  2. BREACH OF IMPLIED COVENANT OF GOOD AND FAIR DEALING;
  3. BREACH OF FIDUCIARY DUTY;
  4. DECEPTIVE BUSINESS PRACTICES;
  5. FRAUDULENT CONCEALMENT;
  6. FRAUDULENT OMISSIONS;
  7. INTENTIONAL INFILCTION OF EMOTIONAL DISTRESS;
  8. INTENTIONAL MISREPRESENTATION;
  9. NEGLIGENCE;
  10. NEGLIGENT MISREPRESENTATION;
  11. QUIET TITLE
  12. SLANDER OF TITLE;
  13. TRESPASS ON CONTRACT;
  14. UNCONSCIONABILITY;
  15. UNJUST ENRICHMENT;
  16. WRONGFUL CONVERSION OF REAL PROPERTY;
  17. WRONGFUL FORECLOSURE;
  18. VIOLATION OF BUSINESS AND PROFESSIONS CODE §17200;
  19. VIOLATION OF CALIFORNIA CODE §1788.17;
  20. VIOLATION OF TILA;

- 1 21. VIOLATION OF RESPA;
- 2 22. VIOLATION OF CALIFORNIA  
MORTGAGE LENDING ACT  
CALIFORNIA FINANCIAL CODE  
SECTION 50000;
- 3 23. VIOLATION OF CALIFORNIA CIVIL  
CODE SECTION 1916.7 (10);
- 4 24. VIOLATION OF EQUAL CREDIT  
OPPORTUNITY ACT;
- 5 25. VIOLATION OF CA CIV. CODE §1572;
- 6 26. VIOLATION OF CALIFORNIA CIVIL  
CODE SECTION 2923.5;
- 7 27. VIOLATION OF CALIFORNIA CIVIL  
CODE SECTION 2923.6;
- 8 28. RESCISSION;
- 9 29. INJUNCTIVE RELIEF;
- 10 30. DECLARATORY RELIEF
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Filed Jointly With:

Residential Funding Company LLC 12-12019  
Residential Accredit Loss Inc 12-12052  
Homecoming Financial LLC 12-12042